

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Elisabeth Anne Wallace
Debtor

Case No. 14-01151-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: PRatchfor
Form ID: 318

Page 1 of 2
Total Noticed: 52

Date Rcvd: Jul 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2019.

db #+Elisabeth Anne Wallace, 2607 Hemlock Farms, Lords Valley, PA 18428-9086
cr +JPMORGAN CHASE BANK, N.A., 700 Kansas Ln, Mail Code LA4-555, Monroe, LA 71203-4774
cr +LCS FINANCIAL SERVICES CORPORATION, 6782 S. Potomac Street, Suite 100,
Centennial, CO 80112-4585
4460202 Bon Secours Com Hosp, PO Box 404299, Atlanta, GA 30384-4299
4460203 +Capital One, N.A., 2730 Liberty Ave, Pittsburgh, PA 15222-4704
4460204 +Charles Smith, MD, 3 Coates Dr, Ste 8, Goshen, NY 10924-6765
4460205 Chase Home Finance, PO Box 78420, Phoenix, AZ 85062-8420
4460206 +Chase Manhattan Mortgage, Attn: Research Dept. G7-PP, 3415 Vision Drive,
Columbus, OH 43219-6009
4460209 +Direct TV, c/o Allied Interstate, Inc, 435 Ford Rd, Ste 800, Minneapolis, MN 55426-1066
4539881 Hemlock Farms Community Association, c/o John H. Doran, Esquire,
69 Public Square, Suite 700, Wilkes-Barre, PA 18701
4460211 +Hemlock Farms Volunteer Fire, PO Box 535, Baldwinsville, NY 13027-0535
4956921 +JPMorgan Chase Bank, N.A., 700 Kansas Ln, Mail Code LA4-5555, Monroe, LA 71203-4774
4956920 +JPMorgan Chase Bank, N.A., c/o LCS Financial Services Corporation,
6782 S. Potomac Street, Suite 100, Centennial, CO 80112-4585
4538546 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,
Mail Code: LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
4757731 MTGLQ Investors, L.P., C/O Shellpoint Mortgage Servicing, PO Box 10826,
Greenville SC 29603-0826
4757732 +MTGLQ Investors, L.P., C/O Shellpoint Mortgage Servicing, PO Box 10826,
Greenville SC 29603-0826, MTGLQ Investors, L.P.,
C/O Shellpoint Mortgage Servicing 29603-0826
4460213 +Orange County Trust Co, Po Box 790, Middletown, NY 10940-0790
4460214 +Oxcollection, 135 Maxess Rd Ste 2a, Melville, NY 11747-3801
4460217 +PPL Electric Utilities, 2 N 9th St, Allentown, PA 18101-1179
4513885 +PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392
4460215 +Palisad Coll, c/o Apothaker & Assoc, 520 Fellowship Rd, C306, Mount Laurel, NJ 08054-3410
4460216 Phelan Hallinan & Schmieg LLP, 1617 JFK Blvd., Ste 1400, One Penn Center Plaza,
Philadelphia, PA 19103
4460218 +Rhnbeck Sb, 2 Jefferson Plz, Poughkeepsie, NY 12601-4059
4460220 Stellar Collection Ser, P.o. Box 6960, Syracuse, NY 13217
4460221 +Stellar Collection Services, 4567 Crossroads Park Dr., Liverpool, NY 13088-3589
4460222 +Tri State Emergency, 484 Temple Hill Rd, Ste 104, New Windsor, NY 12553-5529
4460227 +Wayne Ent Cl, PO Box 443, Honesdale, PA 18431-0443
4460228 +Wayne Enterprises, PO Box 443, Honesdale, PA 18431-0443
4460229 +Wayne Memorial Hosp, 601 Park Street, Honesdale, PA 18431-1498
4460230 +Wayne Radiology Assoc, 601 Gates Road, Ste 3, Vestal, NY 13850-2288
4460231 Wayne Radiology Assoc, c/o Stella Collection Svcs, Inc, PO Box 6960, Syracuse, NY 13217

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4460196 +EDI: AFNIRECOVERY.COM Jul 09 2019 23:08:00 AFNI, INC., PO Box 3097,
Bloomington, IL 61702-3097
4460200 +E-mail/Text: egssupportservices@alorica.com Jul 09 2019 19:10:48 AT&T, c/o NCO,
507 Prudential Rd, Horsham, PA 19044-2308
4460199 +E-mail/Text: Supportservices@receivablesperformance.com Jul 09 2019 19:10:54 AT&T,
c/o RPM, 20816 44th, Ave W, Lynnwood, WA 98036-7744
4508249 +EDI: AFNIRECOVERY.COM Jul 09 2019 23:08:00 Afni, Inc, PO Box 3667,
Bloomington, IL 61702-3667
4490724 EDI: AIS.COM Jul 09 2019 23:08:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4460197 +EDI: ACCE.COM Jul 09 2019 23:08:00 Asset Acceptance, Po Box 2036, Warren, MI 48090-2036
4460198 EDI: ACCE.COM Jul 09 2019 23:08:00 Asset Acceptance, LLC, PO Box 1630,
Warren, MI 48090-1630
4460201 +EDI: CHASE.COM Jul 09 2019 23:08:00 Bank One/Chase, 8333 Ridgepoint Dr,
Irving, TX 75063-5812
4460207 EDI: WFNNB.COM Jul 09 2019 23:08:00 Comenity Bank/Express, PO Box 182789,
Columbus, OH 43218-2789
4460208 EDI: WFNNB.COM Jul 09 2019 23:08:00 Comenity Bank/Vctrssec, PO Box 182789,
Columbus, OH 43218-2789
4460210 +E-mail/Text: tara.carrubba@hfca.com Jul 09 2019 19:10:45 Hemlock Farms Comm Assoc,
1007 Hemlock Farms, Lords Valley, PA 18428-9059
4460212 +E-mail/Text: egssupportservices@alorica.com Jul 09 2019 19:10:48 NCO Financial,
PO Box 17202, Wilmington, DE 19850-7202
4472776 E-mail/Text: ebn@vativrecovery.com Jul 09 2019 19:10:41 Palisades Collection, LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Collection, LLC,
PO Box 40728, Houston TX 77240-0728
4483040 E-mail/Text: bkdepartment@rtresolutions.com Jul 09 2019 19:10:48
Real Time Resolutions, Inc., 1349 Empire Central Dr., Ste #150, P.O. Box 36655,
Dallas, TX 75247
4460219 +EDI: RMSC.COM Jul 09 2019 23:08:00 Sams Club, Attention: Bankruptcy Department,
Po Box 105968, Atlanta, GA 30348-5968

Information to identify the case:Debtor 1 **Elisabeth Anne Wallace**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4199**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

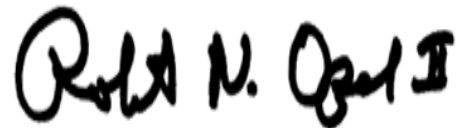
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:14-bk-01151-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Elisabeth Anne Wallace
aka Elizabeth A Wallace, aka Elisabeth Anne
Wallace

7/9/19**By the
court:**

Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: PRatchford, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.